

Loon Lake School District

Policy
Personnel

BP 5331

Insurance

The district shall make a contribution toward premiums for full-time staff for insurance programs which are approved by the district. The district may provide prorated contributions toward premiums for less than full-time staff. Insurance protection provided to staff shall be managed as a part of the district's risk management program and shall be subject to the district's policies regarding insurance.

In compliance with COBRA (the Consolidated Omnibus Budget Reconciliation Act), the district will offer continuing health care coverage on a self-pay basis to staff members and their dependents following termination (for reasons other than gross misconduct), a reduction in hours, retirement or death. These health benefits will be identical to the coverages offered to full-time staff members.

For terminated or reduced-hour staff members, the coverage may last up to 18 months or until they become eligible for other health insurance coverage, whichever is earlier. In the event of the staff member's retirement, divorce, separation or death, the coverage may last up to 36 months for the staff member and/or qualified beneficiary. The full policy monthly premium plus a 2 percent administration fee will be paid by the staff member or the beneficiary to the district.

Legal References:

RCW 28A.400.350 Liability, life, health, health care, accident, disability and salary insurance authorized--Premiums
RCW 28A.400.370 Mandatory insurance protection for employees
RCW 41.40.150 Termination of membership--Restoration of service credit--Notice
Consolidated Omnibus Budget Reconciliation Act
WAC 392-130 Self-Funded Insurance Benefits for Employee Benefits

Adoption Date:

APR 20 2000